

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

#### **Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

**Bankruptcy Code.**

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court**  
**Eastern District of North Carolina**

In re	<b><i>John Robert Suggs</i></b> <b><i>Parthenia Hood Suggs</i></b>	Case No.	<b><i>15-00871-5-SWH</i></b>
	Debtor(s)	Chapter	<b><i>13</i></b>

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)**  
**UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

<b><i>John Robert Suggs</i></b> <b><i>Parthenia Hood Suggs</i></b>	X	<b><i>/s/ John Robert Suggs</i></b>	<b><i>March 19, 2015</i></b>
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known) <b><i>15-00871-5-SWH</i></b>	X	<b><i>/s/ Parthenia Hood Suggs</i></b>	<b><i>March 19, 2015</i></b>
		Signature of Joint Debtor (if any)	Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B7 (Official Form 7) (04/13)

**United States Bankruptcy Court  
Eastern District of North Carolina**

In re **John Robert Suggs  
Parthenia Hood Suggs**

Debtor(s)

Case No. **15-00871-5-SWH**  
Chapter **13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

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**1. Income from employment or operation of business**

None ☒ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

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**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

**\$5,360.00****2015 YTD: Husband Retirement****\$318.00****2015 YTD: Husband Social Security****\$34,320.00****2014: Husband Retirement (Est.)**

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AMOUNT	SOURCE
\$1,908.00	2014: Husband Social Security (Est.)
\$34,320.00	2013: Husband Retirement (Est.)
\$1,908.00	2013: Husband Social Security (Est.)
\$710.00	2015 YTD: Wife Retirement
\$2,274.00	2015 YTD: Wife Social Security
\$4,260.00	2014: Wife Retirement (Est.)
\$13,644.00	2014: Wife Social Security (Est.)
\$4,260.00	2013: Wife Retirement (Est.)
\$13,644.00	2013: Wife Social Security (Est.)
\$1,200.00	2015 YTD: Joint Rental #1 Income
\$7,200.00	2014: Joint Rental #1 Income
\$1,400.00	2014: Joint Rental #2 Income (Property Foreclosed)
\$19,000.00	2014: Joint Sale of BB&T Stock
\$7,200.00	2013: Joint Rental #1 Income
\$1,400.00	2013: Joint Rental #2 Income

**3. Payments to creditors**

None

**Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
<b>Hazel Sanders</b> <b>7065 NC Hwy 210</b> <b>Smithfield, NC 27577</b>	<b>3 regular monthly payments</b> <b>of \$400.00 each.</b>	<b>\$1,200.00</b>	<b>\$30,000.00</b>

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

- ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>13CVS1150</b> <b>Charles Stukes</b> <b>VS</b> <b>John Suggs, Parthenia Suggs</b>	<b>Civil</b>	<b>Johnston County</b> <b>Transcripted to Sampson County</b>	<b>Judgment;</b> <b>Canceled</b>
<b>13CVD2214</b> <b>BB&amp;T</b> <b>VS</b> <b>John Suggs, Parthenia Suggs</b>	<b>Civil</b>	<b>Johnston County</b>	<b>Judgment</b>
<b>13CVD1030</b> <b>Charlton Stukes</b> <b>VS</b> <b>Parthenia Suggs</b>	<b>Civil</b>	<b>Johnston County</b>	<b>Pending</b>
<b>14SP789</b> <b>Louis Wooten, III, Substitute Trustee</b> <b>VS</b> <b>John Suggs, Parthenia Suggs</b>	<b>Foreclosure</b>	<b>Johnston County</b>	<b>Pending;</b> <b>Hearing:</b> <b>03/11/15</b>
<b>13SP911</b> <b>Grady Ingle, Substitute Trustee</b> <b>VS</b> <b>John Suggs, Parthenia Suggs</b>	<b>Foreclosure</b>	<b>Johnston County</b>	<b>Foreclosed</b>
<b>14SP371</b> <b>James Livermon, Substitute Trustee</b> <b>VS</b> <b>John Suggs, Parthenia Suggs</b>	<b>Foreclosure</b>	<b>Johnston County</b>	<b>Foreclosed</b>

None

- ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**5. Repossessions, foreclosures and returns**

None

- ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Shapiro &amp; Ingle, LLP</b> <b>Attn: Managing Agent</b> <b>10130 Perimeter Parkway, Suite 400</b> <b>Charlotte, NC 28216</b>	<b>05/08/14</b>	<b>Foreclosure of Property</b> <b>Rental House on .95 Acres</b> <b>1019 Hood Farm Rd</b> <b>Clayton, NC 27520</b>

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NAME AND ADDRESS OF CREDITOR OR SELLER <b>James Livermon</b> <b>PO Box 217</b> <b>Enfield, NC 27823</b>	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN <b>08/01/14</b>	DESCRIPTION AND VALUE OF PROPERTY <b>Foreclosure of Property</b> <b>Lot (5.5 Acres)</b> <b>1 Peele Rd.</b> <b>Johnston Co, NC</b>
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**6. Assignments and receiverships**

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION <b>Oakey Grove Baptist Church</b> <b>42 Little Creek Church Rd.</b> <b>Clayton, NC 27520</b>	RELATIONSHIP TO DEBTOR, IF ANY <b>Member</b>	DATE OF GIFT <b>Monthly</b>	DESCRIPTION AND VALUE OF GIFT <b>\$100.00/Month Tithe</b> <b>\$10.00/Month for Missionaries</b>
<b>New Trinity Missionary Baptist Church</b> <b>115 South Robertson St.</b> <b>Clayton, NC 27520</b>	<b>Member</b>	<b>Monthly</b>	<b>\$100.00/Month Tithe</b>

**8. Losses**

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>The Brewer Law Firm</b> <b>Attn: Managing Agent</b> <b>311 E. Edenton St.</b> <b>Raleigh, NC 27601</b>		<b>Attorney Fee: \$2,700.00</b> <b>Filing Fee: \$310.00</b> <b>CCC Fee: \$34.00</b>

**10. Other transfers**

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>Unknown 3rd Parties</b>	<b>Spring, 2014</b>	<b>BB&amp;T Stock</b> <b>Value Received: \$19,000.00 (Est.)</b>
<b>None</b>		

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

**11. Closed financial accounts**

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

**12. Safe deposit boxes**

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
<b>BB&amp;T</b> <b>Attn: Jack R. Hayes</b> <b>P.O. Box 1847</b> <b>Wilson, NC 27894-1847</b>	<b>John Suggs</b> <b>Parthenia Suggs</b>	<b>Will</b> <b>Important Papers</b>	<b>Spring 2014</b>



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**13. Setoffs**

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR  
**Internal Revenue Service**  
**Attn: Managing Agent**  
**PO Box 7346**  
**Philadelphia, PA 19101-7346**

DATE OF SETOFF  
**11/2014-02/2015**

AMOUNT OF SETOFF  
**\$1,600.00**

**14. Property held for another person**

- None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

- None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
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**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF  
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**18 . Nature, location and name of business**

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	--	---------	--------------------	-------------------------------

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

B7 (Official Form 7) (04/13)

8

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS**21. Current Partners, Officers, Directors and Shareholders**

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP**22. Former partners, officers, directors and shareholders**

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23. Withdrawals from a partnership or distributions by a corporation**

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTORDATE AND PURPOSE  
OF WITHDRAWALAMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY**24. Tax Consolidation Group.**

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None      If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an  
☐      employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND      TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

B7 (Official Form 7) (04/13)

10

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **March 19, 2015**

Signature **/s/ John Robert Suggs**  
**John Robert Suggs**  
Debtor

Date **March 19, 2015**

Signature **/s/ Parthenia Hood Suggs**  
**Parthenia Hood Suggs**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Eastern District of North Carolina**

In re ***John Robert Suggs,***  
***Parthenia Hood Suggs***

Debtors

Case No. 15-00871-5-SWH

Chapter 13

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>5</b>	<b>1,633,818.67</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>21,580.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>4</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>3</b>		<b>574,170.70</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>3</b>		<b>4,800.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>2</b>		<b>69,251.12</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>4,931.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>2,192.33</b>
Total Number of Sheets of ALL Schedules		<b>27</b>			
Total Assets			<b>1,655,398.67</b>		
Total Liabilities				<b>648,221.82</b>	

**United States Bankruptcy Court**  
**Eastern District of North Carolina**

In re **John Robert Suggs,  
Parthenia Hood Suggs**

Debtors

Case No. 15-00871-5-SWH

Chapter 13

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 12)	
Average Expenses (from Schedule J, Line 22)	
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		



B6A (Official Form 6A) (12/07)

In re **John Robert Suggs,  
Parthenia Hood Suggs**Case No. **15-00871-5-SWH**

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Residence</b> <b>House and 10.07 Acres of Land</b> <b>940 Hood Farm Rd.</b> <b>Clayton, NC 27520</b> <b>Parcel Number: 05E99018F</b> <b>Tax Value: \$206,260.00</b> <b>SC(1): Johnston County Tax</b> <b>Amount Owed: \$0.00</b> <b>SC(2): Selene Finance</b> <b>Amount Owed: \$129,522.29</b> <b>SC(3): First Federal Bank</b> <b>Amount Owed: \$55,389.67</b>	<b>Beneficiaries of John R. Suggs Revocable Trust and Parthenia Suggs Revocable Trust</b>	<b>J</b>	<b>200,000.00</b>	<b>184,912.66</b>
<b>Rental Property</b> <b>House on .85 Acres</b> <b>4624 Highway 70 West</b> <b>Parcel Number: 17J07035D</b> <b>Tax Value: \$70,910.00</b> <b>SC(1): Johnston Co. Tax</b> <b>Amount Owed: \$0.00</b> <b>SC(2): Bank of America</b> <b>Amount Owed: \$85,173.87</b>	<b>Beneficiaries of John R. Suggs Revocable Trust and Parthenia Suggs Revocable Trust</b>	<b>J</b>	<b>70,000.00</b>	<b>85,173.37</b>
<b>PLEASE SEE ATTACHMENT A</b> <b>3 Vacant Lots</b> <b>Henry Court</b> <b>Total Acreage: 8.03</b> <b>Total Tax Value: \$140,040.00</b> <b>SC(1): Johnston County Tax</b> <b>Amount Owed: \$339.47 (Lot #1)</b> <b>\$414.17 (Lot #2)</b> <b>\$446.22 (Lot #3)</b> <b>Total: \$1,199.86</b> <b>SC(2): BB&amp;T Judgment</b> <b>Amount Owed: \$14,153.45</b> <b>Listed for sale for \$20,000.00 per acre</b>	<b>Tenants by Entirety</b>	<b>J</b>	<b>160,600.00</b>	<b>15,353.31</b>

Sub-Total > **430,600.00** (Total of this page)

1 continuation sheets attached to the Schedule of Real Property

In re **John Robert Suggs,  
Parthenia Hood Suggs**Case No. **15-00871-5-SWH**

Debtors

**SCHEDULE A - REAL PROPERTY**  
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>PLEASE SEE ATTACHMENT B</b> <b>4 Vacant Lots</b> <b>Hwy 70</b> <b>Total Acreage: 24.98</b> <b>Total Tax Value: \$32,490.00</b> <b>Property listed for sale for \$30,000.00 per acre</b> <b>Listed for sale at \$750,000.00</b>	<b>Beneficiaries of John R. Suggs Revocable Trust and Parthenia Suggs Revocable Trust</b>	<b>J</b>	<b>500,000.00</b>	<b>0.00</b>
<b>Vacant Lot (27.95 Acres)</b> <b>Off Wildwood Dr.</b> <b>Parcel Number: 05H03197D</b> <b>Tax Value: \$15,410.00</b> <b>(Value based on highest offer, but Debtor believes it is worth more.)</b> <b>SC(1): Suntrust</b> <b>Amount Owed: \$181,520.30</b> <b>SC(2): Harold Suggs</b> <b>Amount Owed: \$105,000.00</b> <b>On market for sale for \$840,000.00</b>	<b>Beneficiaries of John R. Suggs Revocable Trust and Parthenia Suggs Revocable Trust</b>	<b>J</b>	<b>600,000.00</b>	<b>286,520.30</b>
<b>1/3 Interest in</b> <b>Vacant Lot (1.61 Acres)</b> <b>109 Bald Dr.</b> <b>Parcel Number: 05H04029C</b> <b>Tax Value: \$51,200.00</b> <b>*Jointly Owned with Flora Grantham, and Otis Williams</b>	<b>Tenants in Common</b>	<b>H</b>	<b>16,666.67</b>	<b>0.00</b>
<b>PLEASE SEE ATTACHMENT C</b> <b>2/3 Interest in</b> <b>4 Vacant Lots</b> <b>Sampson County</b> <b>Total Acreage: 139.28</b> <b>Total Tax Value: \$86,552.00</b> <b>SC(1): Sampson County Tax</b> <b>Amount Owed: \$0.00</b>	<b>2/3 Interest in Suggs, Suggs and Grantham</b>	<b>J</b>	<b>86,552.00</b>	<b>0.00</b>

Sub-Total > **1,203,218.67** (Total of this page)Total > **1,633,818.67**

(Report also on Summary of Schedules)

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

In re John Robert Suggs  
Parthenia Hood Suggs

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE A - REAL PROPERTY**

**Attachment A**

**Henry Court**

**a. Vacant Lot (2.81 Acres)**

**Henry Court**

**Parcel Number: 17J07035G**

**Tax Value: \$39,620.00**

**b. Vacant Lot (2.12 Acres)**

**Henry Court**

**Parcel Number: 17J07038E**

**Tax Value: \$48,340.00**

**c. Vacant Lot (3.1 Acres)**

**103 Henry Court**

**Parcel Number: 17J07038D**

**Tax Value: \$52,080.00**

In re John Robert Suggs  
Parthenia Hood Suggs

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE A - REAL PROPERTY**

**Attachment B**

**Hwy 70**

**Vacant Lot (12.76 Acres)**  
**Hwy 70**  
**Parcel Number: 17J07037**  
**Tax Value: \$6,240.00**

**Vacant Lot (0.71 Acres)**  
**Hwy 70**  
**Parcel Number: 17J07038A**  
**Tax Value: \$20,770.00**

**Vacant Lot (8.2 Acres)**  
**Hwy 70**  
**Parcel Number: 17J07038B**  
**Tax Value: \$4,320.00**

**Vacant Lot (3.31 Acres)**  
**Hwy 70**  
**Parcel Number: 17J07038**  
**Tax Value: \$1,160.00**

In re John Robert Suggs  
Parthenia Hood Suggs

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE A - REAL PROPERTY**

**Attachment C**

**Sampson County**

**Vacant Lot (16.5 Acres)**  
**W. Darden Rd.**  
**Parcel Number: 04097443002**  
**Tax Value: \$9,785.00**

**Vacant Lot (100.03 Acres)**  
**N. McCullen Rd.**  
**Parcel Number: 13097440001**  
**Tax Value: \$39,779.00**

**Vacant Lot (18.75 Acres)**  
**W. Darden Rd.**  
**Parcel Number: 13097440003**  
**Tax Value: \$10,188.00**

**Vacant Lot (4.0 Acres)**  
**N. McCullen Rd.**  
**Parcel Number: 13039009001**  
**Tax Value: \$26,800.00**

In re **John Robert Suggs,  
Parthenia Hood Suggs**Case No. **15-00871-5-SWH**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b>	<b>J</b>	<b>60.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>First Federal Bank Checking Account</b>	<b>J</b>	<b>145.00</b>
		<b>BB&amp;T Checking Account</b>	<b>J</b>	<b>75.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>* See Local Form Two</b>	<b>J</b>	<b>2,800.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>* See Local Form Two</b>	<b>J</b>	<b>625.00</b>
6. Wearing apparel.		<b>Clothing</b>	<b>H</b>	<b>300.00</b>
		<b>Clothing</b>	<b>W</b>	<b>500.00</b>
7. Furs and jewelry.		<b>Jewelry</b>	<b>J</b>	<b>2,000.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>* See Local Form Two</b>	<b>J</b>	<b>3,700.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Oxford Whole Life Insurance Insured: John Suggs Beneficiary: Parthenia Suggs</b>	<b>H</b>	<b>Unknown</b>
		<b>Oxford Whole Life Insurance Insured: Parthenia Suggs Beneficiary: John Suggs</b>	<b>W</b>	<b>Unknown</b>

Sub-Total > **10,205.00**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **John Robert Suggs,  
Parthenia Hood Suggs**Case No. **15-00871-5-SWH**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Government Pension \$2,680.00/Month</b>	<b>H</b>	<b>Unknown</b>
		<b>Bayer Pension Value: \$355.00/Month</b>	<b>W</b>	<b>Unknown</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total >	<b>0.00</b>
(Total of this page)	

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property



B6B (Official Form 6B) (12/07) - Cont.

In re **John Robert Suggs,  
Parthenia Hood Suggs**Case No. **15-00871-5-SWH**

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>2014 Tax Refunds, if any</b>	<b>J</b>	<b>Unknown</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2000 Chevrolet Silverado Pickup Mileage: 110,000</b>	<b>J</b>	<b>3,625.00</b>
		<b>2004 Lincoln Towncar Mileage: 170,000 SC(1): Century Finance Amount Owed: \$2,211.06</b>	<b>J</b>	<b>6,250.00</b>
		<b>2002 Volkswagen Jetta Mileage: 170,000</b>	<b>J</b>	<b>1,500.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			

Sub-Total >	<b>11,375.00</b>
(Total of this page)	

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re ***John Robert Suggs,  
Parthenia Hood Suggs***

Case No. ***15-00871-5-SWH***

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sheet ***3*** of ***3*** continuation sheets attached to the Schedule of Personal Property

Sub-Total > ***0.00***  
(Total of this page)  
Total > ***21,580.00***

(Report also on Summary of Schedules)

In re **John Robert Suggs**  
**Parthenia Hood Suggs**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE C -1 - PROPERTY CLAIMED AS EXEMPT****Attachment A****LOCAL FORM TWO  
CLAIM OF EXEMPTIONS**

**We, John Robert Suggs and Parthenia Hood Suggs**, the undersigned Debtors, claim the following property as exempt pursuant §522 and the laws of the State of North Carolina and non-bankruptcy Federal law. **Undersigned Debtors are claiming and intend to claim 100% of Debtors' interest and 100% fair market value in each and every item listed, irrespective of the actual value claimed as exempt.**

1. NCGS 1C-1601(a) (1) (NC Const., Article X, Section 2) REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT (The exemption is not to exceed \$35,000.00, however, an unmarried debtor who is age 65 or older is entitled to retain an aggregate interest in the property not to exceed \$70,000 in value so long as the property was previously owned by the debtor as a tenant by the entirety or as a joint tenant with rights of survivorship and the former co-owner of the property is deceased, in which case the debtor must specify his/her age and the name of the former co-owner, if a child use initials only, of property below.)

Description of Property & Address	Market Value	Mtg. Holder or Lien Holder	Amt. Mtg. or Lien	Net Value
<b>Beneficial Interest in 940 Hood Farm Road Clayton, Nc</b>	<b>\$200,000.00</b>	<b>Selene Finance First Federal</b>	<b>\$129,522.00 \$ 55,890.00</b>	<b>\$14,588.00 (J)</b>

VALUE OF REAL ESTATE CLAIMED AS EXEMPT: **\$60,000.00**

2. NCGS 1C-1601(a) (3) MOTOR VEHICLE (exemption in one vehicle not to exceed \$3,500.00)

Model, Year Style of Auto	Market Value	Lien Holder	Amt. Lien	Net Value
<b>2004 Lincoln Towncar</b>	<b>\$6,250.00</b>	<b>Century Fin</b>	<b>\$2,211.06</b>	<b>\$4,038.94 (J)</b>

VALUE OF MOTOR VEHICLE CLAIMED AS EXEMPT: **\$3,500.00 (H)**  
**\$3,500.00 (W)**

3. NCGS 1C-1601(A) (4) (NC Const., Article X, Section 1) PERSONAL OR HOUSEHOLD GOODS (The debtors' aggregate interest is not to exceed \$5,000 plus \$1,000 for each dependant of the debtor, not to exceed \$4,000 total for dependents.)

The number of dependents for exemption purposes is: **0**

Description of Property	Market Value	Lien Holder	Amt. Lien	Net Value
<b>Household Goods and Furnishings:</b>				
<b>Kitchen Appliances</b>	<b>125.00</b>			<b>125.00</b>

Stove	0.00	0.00
Refrigerator	0.00	0.00
Freezer	100.00	100.00
Washer	50.00	50.00
Dryer	50.00	50.00
China	100.00	100.00
Silver	50.00	50.00
Living Room Furniture	500.00	500.00
Den Furniture	300.00	300.00
Bedroom Furniture	500.00	500.00
Dining Room Furniture	400.00	400.00
Lawn Furniture	100.00	100.00
Television(s)	500.00	500.00
Other Video Equipment	0.00	0.00
Stereo Equipment	0.00	0.00
Radio(s)	25.00	25.00
Other Audio Equipment	0.00	0.00
Piano	0.00	0.00
Organ	0.00	0.00
Air Conditioner	0.00	0.00
Other Household Goods, Supplies & Furnishings	0.00	0.00

TOTAL HOUSEHOLD GOODS: \$2,800.00

Books, Pictures, Art  
Objects, and Collections:

Books	50.00	50.00
Paintings/Art Objects	500.00	500.00
Stamp Collections	0.00	0.00
Coin Collections	75.00	75.00
Other Collections	0.00	0.00
(CDs, DVDs)	0.00	0.00

TOTAL BOOKS, ART & COLLECTIONS: \$625.00

Wearing Apparel,  
Jewelry, Firearms,  
Tools, Recreational  
Equipment, Etc.:

Clothing	800.00	800.00
Jewelry	2,000.00	2,000.00
Musical Instruments	0.00	0.00
Firearms	300.00	300.00
Lawnmower (3)	2,800.00	2,800.00
Other Lawn Tools (Tractor)	500.00	500.00
Power Tools	0.00	0.00
Carpentry Tools & Recreational Equipment	0.00	0.00
Other Personal Poss. (Specify) Vacuum	100.00	100.00
Computer & Access.	0.00	0.00
Miscellaneous	0.00	0.00
Animal	0.00	0.00

TOTAL WEARING APPAREL, ETC. \$6,500.00

GRAND TOTAL OF VALUE CLAIMED AS EXEMPT: \$9,925.00

4. NCGS 1c-1601(A) (5) TOOLS OF TRADE (total net value not to exceed \$2,000.00 in value)

Description	Market Value	Lien Holder	Amt. Lien	Net Value
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TOTAL CLAIMED AS EXEMPT:

5. NCGS 1C-1601(a) (6) LIFE INSURANCE (NC Const., Article X, Section 5)

Company	Insured	Beneficiary	Last 4 digits	Value
		(Must be Spouse or Child)	Of Policy #	
Oxford Life	John Suggs	Parthenia Suggs		Whole (H) Unknown
Oxford Life	Parthenia Suggs	John Suggs		Whole (W) Unknown

6. NCGS 1C-1601(a) (7) PROFESSIONALLY PRESCRIBED HEALTH AIDS (Debtor or Debtor's Dependents, no limit on value)

Description

7. NCGS 1C-1601(a) (8) COMPENSATION FOR PERSONAL INJURY OR DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT. COMPENSATION NOT EXEMPT FROM RELATED LEGAL, HEALTH OR FUNERAL EXPENSE.

Description	Location	Amount
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8. NCGS 1C-1601(a) (2) ANY PROPERTY (Debtor's aggregate interest in any property is not to exceed \$5,000.00 in value of any unused exemption amount to which debtor is entitled under N.C.G.S. 1C-1601(a) (1)).

Description	Value	Lienholder	Lien Amt.	Net Value
2000 Chevrolet Silverado Pickup	\$3,625.00	None	None	\$3,625.00 (J) *
2002 Volkswagen Jetta	\$1,500.00	None	None	\$1,500.00 (J) *
2014 Tax Refunds, if any	Unknown	None	None	Unknown (J) *

\*Debtors limit total claim in all exemptions to \$10,000.00 total

VALUE OF PROPERTY CLAIMED AS EXEMPT: \$5,000.00 (H)  
\$5,000.00 (W)

9. NCGS 1C-1601(a) (9) INDIVIDUAL RETIREMENT PLANS & RETIREMENT FUNDS, as defined in the Internal Revenue Code, and any plan treated in the same manner as an individual retirement plan, including individual retirement accounts and Roth retirement accounts as described in §§408(a) and 408A of the Internal Revenue Code, individual retirement annuities as described in § 408(b) of the Internal Revenue Code, accounts established as part of a trust described in § 408(c) of the Internal Revenue Code, and funds in an account exempt from taxation under § 401, 403, 408, 408A, 414, 457, or 510(a) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in G.S. 105-228.90.

<u>TYPE OF ACCOUNT</u>	<u>LOCATION OF ACCOUNT</u>	<u>LAST 4 DIGITS OF ACCT. #</u>
<b>Government Pension</b>		<b>Value: \$2,680.00/Month (H)</b>
<b>Bayer Pension</b>		<b>Value: \$355.00/Month (W)</b>

10. NCGS 1C-1601(a) (10) FUNDS IN A COLLEGE SAVINGS PLAN, as qualified under §529 of the Internal Revenue Code, and that not otherwise excluded from the estate pursuant to 11 U.S.C. §§541(b) (5)-(6), (e) not to exceed a cumulative limit of \$25,000. If funds were placed in a college savings plan within the 12 months prior to filing, the contributions must have been made in the ordinary course of the debtors' financial affairs and must have been consistent with the debtors' past pattern of contributions. The exemption applies to funds for a child of the debtor that will actually be used for the child's college or university expenses.

<u>COLLEGE SAVINGS PLAN</u>	<u>LAST 4 DIGITS OF ACCT. #</u>	<u>VALUE</u>	<u>INITIALS OF CHILD</u>
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11. NCS1C-1601(A) (11) RETIREMENT BENEFITS UNDER THE RETIREMENT PLANS OF OTHER STATES AND GOVERNMENTAL UNITS OF OTHER STATES (The debtors' interest is exempt only to the extent that these benefits are exempt under the laws of the state or governmental unit under which the benefit plan is established.)

<u>NAME OF RETIREMENT PLAN</u>	<u>STATE GOVERNMENTAL UNIT</u>	<u>LAST 4 DIGITS OF ID#</u>
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12. NCGS1C-1601(A) 912) ALIMONY, SUPPORT, SEPARATE MAINTENENACE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH THE DEBTOR IS ENTITLED (The debtor's interest is exempt to the extent the payments or funds are reasonably necessary for the support of the debtor or any dependant of the debtor).

<u>TYPE OF SUPPORT</u>	<u>AMOUNT</u>	<u>LOCATION OF FUNDS</u>
------------------------	---------------	--------------------------

13. TENANCY BY THE ENTIRETY. The following property is claimed as exempt pursuant to 11 USC 522(b) (2) (B) and the law of the State of North Carolina pertaining to property held as tenants by the entirety.

<u>Description of Property &amp; Address</u>	<u>Market Value</u>	<u>Lien Holder</u>	<u>Amt. Lien</u>	<u>Net Value</u>
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VALUE OF ENTIRETIES PROPERTY CLAIMED AS EXEMPT: \$

14. OTHER EXEMPTIONS CLAIMED UNDER LAWS OF THE STATE OF NORTH CAROLINA  
Amount

- a. Aid to the Aged, Disabled and Families with Dependent Children NCGS 108A-36
- b. Aid to the Blind NCGS 111-18
- c. Yearly Allowance for Surviving Spouse NCGS 30-15, NCGS 30-33
- d. North Carolina Local Government Employees Retirement benefits NCGS 128-31
- e. North Carolina Teachers and State Employees Retirement benefits NCGS 135-9
- f. Firemen's Relief Fund pensions NCGS 118-49
- g. Fraternal Benefit Society benefits NCGS 58-283
- h. Workers Compensation benefits NCGS 97-21
- i. Unemployment benefits, so long as not comingled and except for debts for necessities purchased while unemployed NCGS 96-17
- j. Group insurance proceeds NCGS 58-213
- k. Partnership property, except on a claim against the partnership NCGS 59-55
- l. Wages of debtor necessary for support of family NCGS 1-362 **Cash and bank accounts** **\$0.00**

TOTAL PROPERTY CLAIMED AS EXEMPT: **\$0.00**

15. EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW

Amount

- a. Foreign Service Retirement and Disability Payments 22-USC 1104
- b. Social Security benefits 42 USC 407 **ENTIRE AMOUNT (H), (W)**
- c. Injury or death compensation payments from war risk hazards 42 U4SC 1717
- d. Wages of fishermen, seamen, and apprentices 46 USC 601
- e. Civil Service Retirement benefits 5 USC 729,2265
- f. Longshoremen and Harbor Workers Compensation Act death and disability benefits 33 USC 916
- g. Railroad Retirement Act annuities and pensions 45 USC 228(L)
- h. Veterans benefits 45 USC 352(E)
- i. Federal Retirement Thrift Savings Account 5 USC Sec. 8470.
- j. Special pension paid to winners of Congressional Medal of Honor 38 USC 3101
- k. Federal homestead lands, on debts contracted before the issuance of the patent 43 USC 175
- l. Federal Employees Retirement System Account, 5 U.S.C. §847(a) **ENTIRE AMOUNT (H)**

VALUE OF PROPERTY CLAIMED AS EXEMPT: **ENTIRE AMOUNT**

16. The following tangible personal property was purchased by the debtor within 90 days of the filing of the bankruptcy petition:

Description	Market Value	Lien Holder	Amt. Lien	Net Value
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17. The debtor's property is subject to the following claims:

- a. Of the United States or its agencies as provided by federal law
- b. Of the State of North Carolina or its subdivisions for taxes or appearance bonds
- c. Of a lien by a laborer
- d. Of a lien by a mechanic
- e. For payment of obligations contracted for the purchase of specific property
- f. For repair or improvement of specific property
- g. For contractual security interests in specific property, except debtor's household goods on which there exists a nonpossessory, nonpurchase money security interest
- h. For statutory liens, other than judicial liens
- i. For child support or alimony, ordered pursuant to Chapter 50 of the General Statutes of North Carolina

None of the property listed in paragraph 12 has been included in this claim of exemption.

None of the claims listed in paragraph 13 is subject to this claim of exemptions.

S/: John Robert Suggs  
John Robert Suggs

S/: Parthenia Hood Suggs  
Parthenia Hood Suggs

Except where explicitly stated otherwise herein, it is the debtors' intent to claim their entire interest in each asset set out herein as exempt. Except where explicitly stated otherwise herein, debtors assert that with respect to each asset in which the debtor claims their interest as exempt in this schedule of exempt assets that: (1) the character, purpose and use of the asset properly fits the requirements of the applicable exemption statute; and (2) if the value of the debtors' interest in the asset, as defined in N.C. Gen. Stat. §1C-1601(b)(2), which the debtors may claim as exempt is limited to a dollar amount, the value does not exceed that amount. The debtors recognize and agrees that in determining whether an exemption claimed is objectionable, the trustee may reasonably rely upon the debtors' verified schedules to be true and correct as filed or amended to the best of the debtors' knowledge and belief. To the extent that a claim of exemption is impacted by the validity and/or amount of a debt secured by the asset, the time in which the trustee may object to the claiming of an exemption in that asset on the basis of such secured debt shall be tolled until 30 days after the later of the date on which the proof of claim for such debt is last due.

B6D (Official Form 6D) (12/07)

In re **John Robert Suggs,  
Parthenia Hood Suggs**Case No. **15-00871-5-SWH**

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxxxxxxxx7099</b>			<b>Rental Property</b>					
<b>Bank of America</b>			<b>House on .85 Acres</b>					
<b>Attn: Officer</b>			<b>4624 Highway 70 West</b>					
<b>PO Box 15019</b>			<b>Parcel Number: 17J07035D</b>					
<b>Wilmington, DE 19886</b>			<b>Tax Value: \$70,910.00</b>					
			<b>SC(1): Johnston Co. Tax</b>					
			<b>Amount Owed: \$0.00</b>					
			<b>SC(2): Bank of America</b>					
			Value \$ <b>70,000.00</b>				<b>85,173.37</b>	<b>15,173.37</b>
Account No.			<b>07/17/13</b>					
<b>BB&amp;T</b>			<b>Judgment Lien</b>					
<b>Attn: Jack R. Hayes</b>			<b>PLEASE SEE ATTACHMENT A</b>					
<b>P.O. Box 1847</b>			<b>3 Vacant Lots</b>					
<b>Wilson, NC 27894-1847</b>			<b>Henry Court</b>					
			<b>Total Acreage: 8.03</b>					
			<b>Total Tax Value: \$140,040.00</b>					
			<b>SC(1): Johnston County Tax</b>					
			Value \$ <b>160,600.00</b>				<b>14,153.45</b>	<b>0.00</b>
Account No.			<b>Auto Loan</b>					
<b>Century Finance</b>			<b>2004 Lincoln Towncar</b>					
<b>Attn: Managing Agent</b>			<b>Mileage: 170,000</b>					
<b>618 N. Bickett Blvd.</b>			<b>SC(1): Century Finance</b>					
<b>Louisburg, NC 27549</b>			<b>Amount Owed: \$2,211.06</b>					
			Value \$ <b>6,250.00</b>				<b>2,211.06</b>	<b>0.00</b>
Account No. <b>xxxxx0269</b>			<b>Home Equity</b>					
<b>First Federal Bank</b>			<b>Residence</b>					
<b>Attn: Managing Agent</b>			<b>House and 10.07 Acres of Land</b>					
<b>PO Box 1049</b>			<b>940 Hood Farm Rd.</b>					
<b>Dunn, NC 28335</b>			<b>Clayton, NC 27520</b>					
			<b>Parcel Number: 05E99018F</b>					
			<b>Tax Value: \$206,260.00</b>					
			<b>SC(1): Johnston County Tax</b>					
			Value \$ <b>200,000.00</b>				<b>55,389.67</b>	<b>0.00</b>
Subtotal							<b>156,927.55</b>	<b>15,173.37</b>
(Total of this page)								

2 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **John Robert Suggs,  
Parthenia Hood Suggs**Case No. **15-00871-5-SWH**

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
Account No.	J	Real Estate Tax Residence House and 10.07 Acres of Land 940 Hood Farm Rd. Clayton, NC 27520 Parcel Number: 05E99018F Tax Value: \$206,260.00 SC(1): Johnston County Tax					0.00	0.00	
Johnston Co. Tax Collector Attn: Linda Woodruff PO Drawer 451 Smithfield, NC 27577			Value \$	200,000.00					
Account No.									
Johnston Co. Tax Collector Attn: Linda Woodruff PO Drawer 451 Smithfield, NC 27577	J	Real Estate Tax Rental Property House on .85 Acres 4624 Highway 70 West Parcel Number: 17J07035D Tax Value: \$70,910.00 SC(1): Johnston Co. Tax Amount Owed: \$0.00					0.00	0.00	
Account No.			Value \$	70,000.00					
Johnston Co. Tax Collector Attn: Linda Woodruff PO Drawer 451 Smithfield, NC 27577									
Johnston Co. Tax Collector Attn: Linda Woodruff PO Drawer 451 Smithfield, NC 27577	J	Real Estate Tax Rental Property #2 House on 0.95 Acres 1019 Hood Farm Rd. Johnston Co., NC Parcel Number: 05H04043X Tax Value: \$102,100.00 SC(1): Johnston Co. Tax					0.00	0.00	
Account No.			Value \$	90,000.00					
Johnston Co. Tax Collector Attn: Linda Woodruff PO Drawer 451 Smithfield, NC 27577									
Account No. Multiple	J	Real Estate Taxes PLEASE SEE ATTACHMENT A 3 Vacant Lots Henry Court Total Acreage: 8.03 Total Tax Value: \$140,040.00 SC(1): Johnston County Tax Amount Owed: \$339.47 (Lot #1)					1,199.86	0.00	
Johnston County Tax Administration Attn: Managing Agent PO Box 451 Smithfield, NC 27577			Value \$	160,600.00					
Account No.									
Sampson County Office Tax Collector Attn: Managing Agent PO Box 217 Clinton, NC 28329	J	Real Estate Tax Vacant Lot #10 (2.55 Acres) Sampson County Parcel: 13036140002 Tax Value: \$23,065.00 SC(1): Sampson County Tax Amount Owed: \$0.00					0.00	0.00	
Account No.			Value \$	23,000.00					
Account No.									
Subtotal							1,199.86	0.00	
(Total of this page)									

Sheet 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Sheet 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **John Robert Suggs,  
Parthenia Hood Suggs**Case No. **15-00871-5-SWH**

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
<b>Sampson County Office Tax Collector Attn: Managing Agent PO Box 217 Clinton, NC 28329</b>		<b>J</b>	<b>Real Estate Tax PLEASE SEE ATTACHMENT C 2/3 Interest in 4 Vacant Lots Sampson County Total Acreage: 139.28 Total Tax Value: \$86,552.00 SC(1): Sampson County Tax</b>					
			Value \$ <b>86,552.00</b>				<b>0.00</b>	<b>0.00</b>
Account No. <b>xxxxxx7675</b>								
<b>Selene Finance Attn: Managing Agent PO Box 421639 Houston, TX 77242</b>		<b>W</b>	<b>Mortgage Residence House and 10.07 Acres of Land 940 Hood Farm Rd. Clayton, NC 27520 Parcel Number: 05E99018F Tax Value: \$206,260.00 SC(1): Johnston County Tax</b>					
			Value \$ <b>200,000.00</b>				<b>129,522.99</b>	<b>0.00</b>
Account No.								
<b>Harold Suggs 11940 Autumnwood Lane Fort Washington, MD 20744</b>		<b>J</b>	<b>Second Deed of Trust Vacant Lot (27.95 Acres) Off Wildwood Dr. Parcel Number: 05H03197D Tax Value: \$15,410.00 (Value based on highest offer, but Debtor believes it is worth more.) SC(1): Suntrust</b>					
			Value \$ <b>600,000.00</b>				<b>105,000.00</b>	<b>0.00</b>
Account No. <b>7051</b>								
<b>Suntrust Attn: Kenneth A. Icenhour PO Box 931; Mail Stop MO 6-2 Durham, NC 27702</b>		<b>J</b>	<b>Deed of Trust Vacant Lot (27.95 Acres) Off Wildwood Dr. Parcel Number: 05H03197D Tax Value: \$15,410.00 (Value based on highest offer, but Debtor believes it is worth more.) SC(1): Suntrust</b>					
			Value \$ <b>600,000.00</b>				<b>181,520.30</b>	<b>0.00</b>
Account No.								
			Value \$					
Subtotal							<b>416,043.29</b>	<b>0.00</b>
(Total of this page)								
Total							<b>574,170.70</b>	<b>15,173.37</b>
(Report on Summary of Schedules)								

Sheet **2** of **2** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **John Robert Suggs,  
Parthenia Hood Suggs**Case No. **15-00871-5-SWH**

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative Expenses**

Administrative expenses allowed under 11 U.S.C. § 503(b), and any fees and charges assessed against the estate under chapter 123 of title 28 as provided in 11 U.S.C. 507(a)(2).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **John Robert Suggs,  
Parthenia Hood Suggs**Case No. **15-00871-5-SWH**

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			<b>For notice purposes only</b>					
<b>Internal Revenue Service Attn: Managing Agent PO Box 7346 Philadelphia, PA 19101-7346</b>		<b>J</b>						<b>0.00</b>
							<b>0.00</b>	<b>0.00</b>
Account No.			<b>For notice purposes only</b>					
<b>Johnston Co. Tax Collector Attn: Linda Woodruff PO Drawer 451 Smithfield, NC 27577</b>		<b>J</b>						<b>0.00</b>
							<b>0.00</b>	<b>0.00</b>
Account No.			<b>For notice purposes only</b>					
<b>NC Dept. of Revenue Attn: Bankruptcy Unit PO Box 1168 Raleigh, NC 27602-1168</b>		<b>J</b>						<b>0.00</b>
							<b>0.00</b>	<b>0.00</b>
Account No.								
Account No.								
Subtotal								<b>0.00</b>
(Total of this page)							<b>0.00</b>	<b>0.00</b>

Sheet **1** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/13) - Cont.

In re **John Robert Suggs,  
Parthenia Hood Suggs**Case No. **15-00871-5-SWH**

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Administrative Expenses**

## TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.									
<b>The Brewer Law Firm Attn: Managing Agent 311 E. Edenton St. Raleigh, NC 27601</b>		<b>J</b>		<b>Attorney Fees</b>					<b>0.00</b>
								<b>4,800.00</b>	<b>4,800.00</b>
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal									<b>0.00</b>
(Total of this page)								<b>4,800.00</b>	<b>4,800.00</b>
Total									<b>0.00</b>
(Report on Summary of Schedules)								<b>4,800.00</b>	<b>4,800.00</b>

Sheet **2** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims



B6F (Official Form 6F) (12/07)

In re **John Robert Suggs,  
Parthenia Hood Suggs**Case No. **15-00871-5-SWH**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>6800</b>  <b>Bank of America</b> <b>Attn: Officer</b> <b>PO Box 15019</b> <b>Wilmington, DE 19886</b>	<b>J</b>	<b>Deficiency from Foreclosure</b>				<b>Unknown</b>
Account No. <b>0169</b>  <b>BB&amp;T</b> <b>Attn: Jack R. Hayes</b> <b>P.O. Box 1847</b> <b>Wilson, NC 27894-1847</b>	<b>J</b>	<b>Debt Owed</b>				<b>13,374.14</b>
Account No. <b>1431</b>  <b>Care Credit</b> <b>Attn: Managing Agent</b> <b>PO Box 981439</b> <b>El Paso, TX 79998</b>	<b>H</b>	<b>Debt Owed</b>				<b>2,628.00</b>
Account No. <b>0631</b>  <b>Discover</b> <b>Attn: Managing Agent</b> <b>PO Box 6011</b> <b>Dover, DE 19903-6011</b>	<b>J</b>	<b>Debt Owed</b>				<b>9,893.95</b>
Subtotal (Total of this page)						<b>25,896.09</b>

1 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **John Robert Suggs,  
Parthenia Hood Suggs**Case No. **15-00871-5-SWH**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>1435</b>	<b>J</b>	<b>Debt Owed</b>				
<b>FIA Card Services</b> <b>Attn: Managing Agent</b> <b>PO Box 15026</b> <b>Wilmington, DE 19850</b>						
						<b>5,776.44</b>
Account No. <b>0328</b>	<b>J</b>	<b>Debt Owed</b>				
<b>Lowe's</b> <b>Attn: Managing Agent</b> <b>1000 Lowes Blvd</b> <b> Mooresville, NC 28117</b>						
						<b>2,129.59</b>
Account No.	<b>J</b>	<b>Filed Notice of Appearance</b>				
<b>Parker Poe c/o J. Caleb Thomas</b> <b>PNC Plaza, 301 Fayetteville St. St 1400</b> <b>PO Box 389</b> <b>Raleigh, NC 27602</b>						
						<b>0.00</b>
Account No.	<b>J</b>	<b>Debt Owed</b>				
<b>Hazel Sanders</b> <b>7065 NC Hwy 210</b> <b>Smithfield, NC 27577</b>						
						<b>30,000.00</b>
Account No. <b>9048</b>	<b>H</b>	<b>Debt Owed</b>				
<b>TCM Bank</b> <b>Attn: Managing Agent</b> <b>2701 N. Rocky Point Dr.</b> <b>Tampa, FL 33607</b>						
						<b>5,449.00</b>
Sheet no. <b>1</b> of <b>1</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)
						<b>43,355.03</b>
						<b>Total</b> (Report on Summary of Schedules)
						<b>69,251.12</b>

In re **John Robert Suggs,  
Parthenia Hood Suggs**Case No. **15-00871-5-SWH**

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>ReMax Southland Realty Attn: Wayne Strickland 5160 NC Highway 42 West Garner, NC 27529</b>	<b>Listing contracts to sell various parcels of real estate. Commission to be 6.00% Properties listed are Henry Court Lots, Highway 70 Lots, and 27.98 acres off Wildwood Drive.</b>

B6H (Official Form 6H) (12/07)

In re **John Robert Suggs,  
Parthenia Hood Suggs**

Case No. 15-00871-5-SWH

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

Fill in this information to identify your case:

Debtor 1 John Robert Suggs

Debtor 2 Parthenia Hood Suggs  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number 15-00871-5-SWH  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 61

## Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Employment

## 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

## Employment status

- ☐ Employed
- ☒ Not employed

## Occupation

## Employer's name

## Employer's address

## How long employed there?

## Debtor 2 or non-filing spouse

- ☐ Employed
- ☒ Not employed

## Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

## For Debtor 1

## For Debtor 2 or non-filing spouse

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 0.00 \$ 0.00

3. Estimate and list monthly overtime pay.

3. +\$ 0.00 +\$ 0.00

4. Calculate gross income. Add line 2 + line 3.

4. \$ 0.00 \$ 0.00

Debtor 1 **John Robert Suggs**  
 Debtor 2 **Parthenia Hood Suggs**

Case number (if known) **15-00871-5-SWH**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>0.00</u>	\$ <u>0.00</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ <u>0.00</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ <u>0.00</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ <u>0.00</u>
5e. Insurance	5e. \$ <u>0.00</u>	\$ <u>0.00</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>0.00</u>
5g. Union dues	5g. \$ <u>0.00</u>	\$ <u>0.00</u>
5h. Other deductions. Specify: _____	5h.+ \$ <u>0.00</u>	+ \$ <u>0.00</u>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <u>0.00</u>	\$ <u>0.00</u>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>300.00</u>	\$ <u>300.00</u>
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ <u>0.00</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ <u>0.00</u>
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ <u>0.00</u>
8e. Social Security	8e. \$ <u>159.00</u>	\$ <u>1,137.00</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <u>0.00</u>	\$ <u>0.00</u>
8g. Pension or retirement income	8g. \$ <u>2,680.00</u>	\$ <u>355.00</u>
8h. Other monthly income. Specify: _____	8h.+ \$ <u>0.00</u>	+ \$ <u>0.00</u>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <u>3,139.00</u>	\$ <u>1,792.00</u>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>3,139.00</u> + \$ <u>1,792.00</u>	= \$ <u>4,931.00</u>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
	11. +\$	<u>0.00</u>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$	<u>4,931.00</u>
<b>Combined monthly income</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: <u>Expects no changes in income.</u>		

Fill in this information to identify your case:

Debtor 1 John Robert Suggs

Debtor 2 Parthenia Hood Suggs  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA

Case number 15-00871-5-SWH  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

5. Additional mortgage payments for your residence, such as home equity loans

Your expenses

4. \$ 0.00

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 116.00

4d. \$ 0.00

5. \$ 0.00

Debtor 1 **John Robert Suggs**  
 Debtor 2 **Parthenia Hood Suggs**

Case number (if known) **15-00871-5-SWH**

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<u>300.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>39.00</u>
6d. Other. Specify: <u>Cable/Internet</u>	6d. \$	<u>39.00</u>
<b>7. Food and housekeeping supplies</b>	7. \$	<u>600.00</u>
<b>8. Childcare and children's education costs</b>	8. \$	<u>0.00</u>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<u>70.00</u>
<b>10. Personal care products and services</b>	10. \$	<u>10.00</u>
<b>11. Medical and dental expenses</b>	11. \$	<u>60.00</u>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>200.00</u>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<u>25.00</u>
<b>14. Charitable contributions and religious donations</b>	14. \$	<u>210.00</u>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>193.33</u>
15b. Health insurance	15b. \$	<u>0.00</u>
15c. Vehicle insurance	15c. \$	<u>180.00</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
	16. \$	<u>0.00</u>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: _____	17c. \$	<u>0.00</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>		
18. \$		<u>0.00</u>
<b>19. Other payments you make to support others who do not live with you.</b>		
19. \$		<u>0.00</u>
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
<b>21. Other:</b> Specify: <u>Miscellaneous</u>		
	21. +\$	<u>75.00</u>
<b>Contingency</b>	+\$	<u>75.00</u>
<b>22. Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.		
	22. \$	<u>2,192.33</u>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<u>4,931.00</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<u>2,192.33</u>
<b>23c. Subtract your monthly expenses from your monthly income.</b> The result is your <i>monthly net income</i> .		
	23c. \$	<u>2,738.67</u>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. <u>Expects no changes in expenses.</u>		
Explain: _____		



B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court  
Eastern District of North Carolina**

In re **John Robert Suggs**  
**Parthenia Hood Suggs**

Debtor(s)

Case No. **15-00871-5-SWH**

Chapter **13**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **29** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **March 19, 2015**

Signature **/s/ John Robert Suggs**  
**John Robert Suggs**  
Debtor

Date **March 19, 2015**

Signature **/s/ Parthenia Hood Suggs**  
**Parthenia Hood Suggs**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

In re **John Robert Suggs**  
**Parthenia Hood Suggs**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

**Attachment A**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<u>7,500.00</u>
Prior to the filing of this statement I have received .....	\$	<u>2,700.00</u>
Balance Due .....	\$	<u>4,800.00</u>

2. \$ 344.00 of the filing fee and credit counseling fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

**The debtor shall pay \$4,800.00 through the plan.**

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

**Fees as pursuant to Local Rule 2016-1. A copy of which has been provided to the debtor.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor in this bankruptcy proceeding.

Dated: \_\_\_\_\_

S/: William E. Brewer, Jr.

**WILLIAM E. BREWER, JR.**

**The Brewer Law Firm**

**311 E. Edenton St.**

**Raleigh, NC 27601**

**919-832-2288**

United States Bankruptcy Court  
Eastern District of North Carolina

In re **John Robert Suggs**  
**Parthenia Hood Suggs**

Debtor(s)

Case No. **15-00871-5-SWH**  
Chapter **13**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **March 19, 2015**

**/s/ John Robert Suggs**

**John Robert Suggs**

Signature of Debtor

Date: **March 19, 2015**

**/s/ Parthenia Hood Suggs**

**Parthenia Hood Suggs**

Signature of Debtor

Bank of America  
Attn: Officer  
PO Box 15019  
Wilmington, DE 19886

Internal Revenue Service  
Attn: Managing Agent  
PO Box 7346  
Philadelphia, PA 19101-7346

Sampson County Office Tax Colle  
Attn: Managing Agent  
PO Box 217  
Clinton, NC 28329

BB&T  
Attn: Jack R. Hayes  
P.O. Box 1847  
Wilson, NC 27894-1847

Jeremy Wilkins, Substitute Trustee  
Attn: Managing Agent  
5431 Oleander Dr., #200  
Wilmington, NC 28403

Hazel Sanders  
7065 NC Hwy 210  
Smithfield, NC 27577

Care Credit  
Attn: Managing Agent  
PO Box 981439  
El Paso, TX 79998

Johnston Co. Tax Collector  
Attn: Linda Woodruff  
PO Drawer 451  
Smithfield, NC 27577

Selene Finance  
Attn: Managing Agent  
PO Box 421639  
Houston, TX 77242

Century Finance  
Attn: Managing Agent  
618 N. Bickett Blvd.  
Louisburg, NC 27549

Johnston County Tax Administration  
Attn: Managing Agent  
PO Box 451  
Smithfield, NC 27577

Harold Suggs  
11940 Autumnwood Lane  
Fort Washington, MD 20744

Discover  
Attn: Managing Agent  
PO Box 6011  
Dover, DE 19903-6011

Lowe's  
Attn: Managing Agent  
1000 Lowes Blvd  
 Mooresville, NC 28117

Suntrust  
Attn: Kenneth A. Icenhour  
PO Box 931; Mail Stop MO 6-2  
Durham, NC 27702

FIA Card Services  
Attn: Managing Agent  
PO Box 15026  
Wilmington, DE 19850

NC Dept. of Revenue  
Attn: Bankruptcy Unit  
PO Box 1168  
Raleigh, NC 27602-1168

TCM Bank  
Attn: Managing Agent  
2701 N. Rocky Point Dr.  
Tampa, FL 33607

First Federal Bank  
Attn: Managing Agent  
PO Box 1049  
Dunn, NC 28335

Pamela Keenan for 1st Federal Bank  
Kirschbaum, Nanney, Keenan & Griffin  
PO Box 19766  
Raleigh, NC 27619-9766

The Brewer Law Firm  
Attn: Managing Agent  
311 E. Edenton St.  
Raleigh, NC 27601

Frederick Hanna & Associates  
Attn: Managing Agent  
1427 Roswell Road  
Marietta, GA 30062

Parker Poe c/o J. Caleb Thomas  
PNC Plaza, 301 Fayetteville St. St 1400  
PO Box 389  
Raleigh, NC 27602

Van Ru Credit Corporation  
Attn: Managing Agent  
1350 E. Touhy Ave, Suite 300E  
Des Plaines, IL 60018

Hutchens, Senter & Britton  
Attn: Troy Staley  
PO Box 2505  
Fayetteville, NC 28302

ReMax Southland Realty  
Attn: Wayne Strickland  
5160 NC Highway 42 West  
Garner, NC 27529

Fill in this information to identify your case:

Debtor 1 John Robert Suggs

Debtor 2 Parthenia Hood Suggs  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of North Carolina

Case number 15-00871-5-SWH  
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

## Official Form 22C-1

## Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

**Part 1:** Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.☒ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 0.00	\$ 0.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	\$ 0.00
Copy here ->	\$ 0.00	\$ 0.00
6. Net income from rental and other real property		
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	\$ 0.00
Copy here ->	\$ 0.00	\$ 0.00

Debtor 1  
Debtor 2**John Robert Suggs**  
**Parthenia Hood Suggs**

Case number (if known)

**15-00871-5-SWH**

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
7. Interest, dividends, and royalties	\$ 0.00	\$ 0.00
8. Unemployment compensation	\$ 0.00	\$ 0.00
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:		
For you	\$ 0.00	
For your spouse	\$ 0.00	
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.	\$ 2,680.00	\$ 355.00
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.		
10a.	\$ 0.00	\$ 0.00
10b.	\$ 0.00	\$ 0.00
10c. Total amounts from separate pages, if any.	+ \$ 0.00	\$ 0.00
11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ 2,680.00	+ \$ 355.00 = \$ 3,035.00
		Total average monthly income

**Part 2: Determine How to Measure Your Deductions from Income**

12. Copy your total average monthly income from line 11. \$ 3,035.00

13. Calculate the marital adjustment. Check one:

☐ You are not married. Fill in 0 on line 3d.

☒ You are married and your spouse is filing with you. Fill in 0 in line 13d.

☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13d.

13a. \$

13b. \$

13c. +\$

13d. Total \$ 0.00

Copy here=> 13d. - 0.00

14. Your current monthly income. Subtract line 13d from line 12. 14. \$ 3,035.00

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here=> 15a. \$ 3,035.00

Multiply line 15a by 12 (the number of months in a year).

15b. The result is your current monthly income for the year for this part of the form. 15b. \$ 36,420.00

Debtor 1  
Debtor 2**John Robert Suggs**  
**Parthenia Hood Suggs**

Case number (if known)

**15-00871-5-SWH****16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live.

NC

16b. Fill in the number of people in your household.

2

16c. Fill in the median family income for your state and size of household.

16c. \$ 51,857.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Disposable Income* (Official Form 22C-2).17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2).** On line 39 of that form, copy your current monthly income from line 14 above.**Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)**18. Copy your total average monthly income from line 11. 18. \$ 3,035.00

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a.

19a. \$ 0.00

Subtract line 19a from line 18.

19b. \$ 3,035.00**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b

20a. \$ 3,035.00

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form

20b. \$ 36,420.00

20c. Copy the median family income for your state and size of household from line 16c

\$ 51,857.00**21. How do the lines compare?**☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ John Robert Suggs****John Robert Suggs**

Signature of Debtor 1

Date March 19, 2015

MM / DD / YYYY

**X /s/ Parthenia Hood Suggs****Parthenia Hood Suggs**

Signature of Debtor 2

Date March 19, 2015

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 22C-2.

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.